

**UNITED STATES BANKRUPTCY COURT**

Eastern District of Virginia

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Case No.: 09-13816-SSM

Chapter: 7

Judge: Stephen S. Mitchell

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nina R. Perez

3847 Farrcroft Green

Fairfax, VA 22030-2447

Social Security / Individual Taxpayer ID No.:

xxx-xx-4316

Employer Tax ID / Other nos.:

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**STATEMENT OF PRESUMED ABUSE**

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed all of the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee determines that: (1) the debtor's(s') case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's(s') current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2), the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under 11 U.S.C. Sec. 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). Filed by Jack Frankel of Office of the U.S. Trustee on behalf of W. Clarkson McDow, Jr. 11 (Frankel, Jack)

Dated: 6/22/09

United States Trustee

# CERTIFICATE OF NOTICE

District/off: 0422-9  
Case: 09-13816

User: stewarts  
Form ID: ntcabuse

Page 1 of 1  
Total Noticed: 34

Date Rcvd: Jun 22, 2009

The following entities were noticed by first class mail on Jun 24, 2009.

db Nina R. Perez, 3847 Farrcroft Green, Fairfax, VA 22030-2447  
8929381 American Express, P.O. Box 297814, Fort Lauderdale, FL 33329-7814  
8929382 American Express, P.O. Box 981535, El Paso, TX 79998-1535  
8929384 +Bank Fund Staff Fed. CU, 1750 H St., NW, Ste. 200, Attn: Ronald Shelton,  
Washington, DC 20006-4652  
8929383 +Bank Fund Staff Fed. CU, 1750 H St., NW, 2nd & 3rd Fls, Washington, DC 20433-0001  
8929385 +Bank Fund Staff Federal CU, 1750 H St., NW, Ste. 200, Attn: Ronald Shelton,  
Washington, DC 20006-4652  
8929386 Belmont Bay HOA, P.O. Box 10821, Chantilly, VA 20153-0821  
8929387 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
8929388 Chase Auto Finance, P.O. Box 901076, Fort Worth, TX 76101-2076  
8929389 Chase Card Services-Visa, P.O. Box 15298, Wilmington, DE 19850-5298  
8929390 +Citicard Mastercard, Box 6500, Sioux Falls, SD 57117-6500  
8929391 Citifinancial Retail Svcs., P.O. Box 22060, Tempe, AZ 85285-2060  
8929392 +City of Fairfax-Utility Dept., 10455 Armstrong St., Fairfax, VA 22030-3600  
8929393 +Cox Communications, 3080 Centreville Rd., Attn: Customer Care, Herndon, VA 20171-3715  
8929395 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Virginia Power, P.O. Box 26666, Richmond, VA 23261-6666)  
8929396 Dr. Moses Albert, 3020 Hamaker Ct., #504, Fairfax, VA 22031-2220  
8929398 +Jeffrey and Carmen Fuller, 4003 Hunting Pines Court, Fairfax, VA 22032-1462  
8929399 +Liberty Mutual Group, P.O. Box 10838, Chantilly, VA 20153-0838  
8929400 +Macy's, P.O. Box 8066, Mason, OH 45040-8066  
8929401 +Mark Roberts, 1776 K St., NW, Ste. 800, Washington, DC 20006-2333  
8929402 +Mercy Hospital, 301 Saint Paul Place, Baltimore, MD 21202-2147  
8929404 +Samuel I. White, P.C., 5040 Corporate Woods Dr., #120, Virginia Beach, VA 23462-4377  
8929405 U.S. Dept. of Education, Direct Loan Servicing Ctr., P.O. Box 5609,  
Greenville, TX 75403-5609  
8929406 +U.S. Trustee's Office, 115 S. Union St., #210, Alexandria, VA 22314-3361  
8929408 +Visa - Bank Fund Staff Fed. CU, 1750 H St., NW, 2nd & 3rd Fls, Washington, DC 20433-0001  
8929413 WFNBN-Victoria's Secret, P.O. Box 182125, Columbus, OH 43218-2125  
8929409 +Washington Gas, 101 Constitution Ave., NW, Washington, DC 20080-0001  
8929410 +Washington Radiology Assoc., 3015 Williams Dr., Ste. 200, Fairfax, VA 22031-4626  
8929411 +Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335  
8929412 Wells Fargo Home Mortgage, P.O. Box 9039, Temecula, CA 92589-9039

The following entities were noticed by electronic transmission on Jun 23, 2009.

8929394 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 23 2009 05:17:17 Discover Card,  
P.O. Box 30421, Salt Lake City, UT 84130-0421  
8929397 E-mail/PDF: gecsed@recoverycorp.com Jun 23 2009 05:18:20 GE Money Bank (Ethan Allen),  
P.O. Box 981127, El Paso, TX 79998-1127  
8929403 E-mail/PDF: gecsed@recoverycorp.com Jun 23 2009 05:18:25 Paypal Buyer Credit,  
P.O. Box 981401, El Paso, TX 79998-1401  
8929407 E-mail/PDF: bankruptcyverizonwireless@afninet.com Jun 23 2009 05:19:07 Verizon Wireless,  
P.O. Box 17120, Tucson, AZ 85731-7120

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wells Fargo Bank, N.A.

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2009

Signature:

